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Author

Title

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Suburban Homes



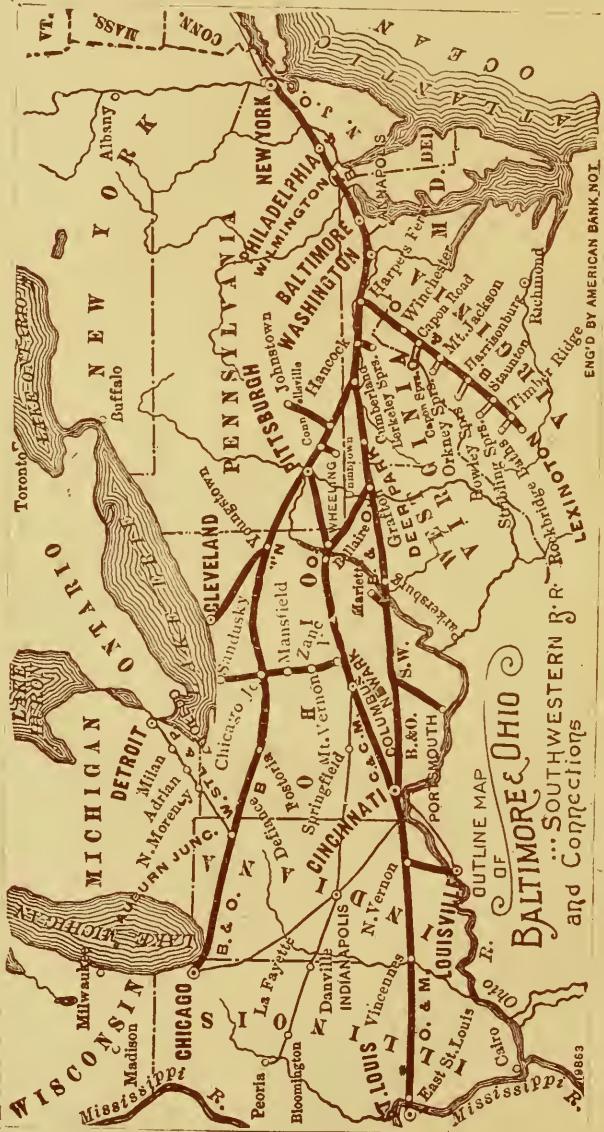
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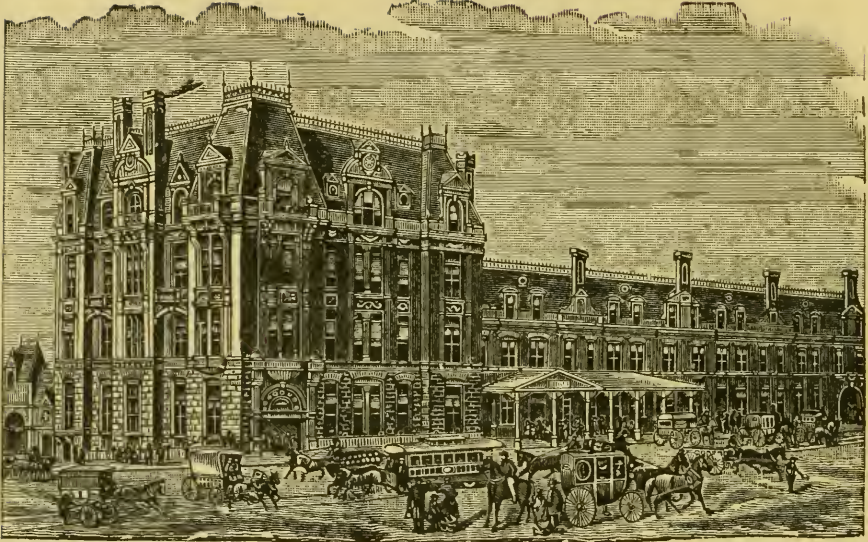
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Corner Third & Central Avenue,
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1891
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Benj. F. Johnson heard from.

Mr. Editor of the Journal.

Respectud Sur:

A Town feller, from in around your baily-wick somers, lectchurd fer us tother night at Little Bethel on "The Fewd of Rich and Pore"; and whiles the congergashun, sich as it was, was a-dispursin, I made free to put a bug in his ear.

Says I to him, says I: "They's another topick I'd like to heer you treat of," says I, "and that's The Fewd of Townfolks and Country-jakes."

"Will you eloosidate a little furdur?" says he; and I done so to the best of my abilities.

Says I: "The country element is just as good as the town element, and vicey-versey", says I: "and both," I says, "is eviduntly ekal in the favor of the Good Bein," says I.

"Grantud," he says.

"Then," says I, "why don't we like each other, and mix more, and nabor as we ort?"

Says he: "My friend, you have give me a new thought and a meaty one. What is your idy of the answer to your question?"

Says I: "That question, in my jedgemunt, can only be set at rest when these two contendin facshuns," says I, "agrees ammuckerbly to compermise in some territorial way—er, in other words." says I, "when your city people comes half way, and moves into the sooburbs, whare we can git at 'em comfortable; then we'll not scruple," says I, "to come the other half."

It was these thoughts, tharefore, in a nutshell, Mr. Editor, that give rise to the follerin lines in my head, which I call—

"The Sooburbs."

They's a prejudice allus twixt Country and Town,
 Which I wisht in my hart wasent so.
 You take City people, jest square up and down,
 And theyr mighty good people to know.
 And whare's better people a-livin, to-day,
 Than us in the country? — Yit, good
 As both of us is, we're divorsed, you might say,
 And won't compermise, like we should.

Now as nigh into town fer yer Pap, ef you please,
 Is what's called the Sooburbs;—fer thare
 You'll at least find the breeze, and the birds in the trees,
 And the hum of the bees ev'rywhare.
 They's room fer the children to play, and they's room
 Fer the toddlers to roll in the grass—
 They's room fer the first apple-blossoms to bloom—
 Yes, and room fer the first apple-sass.

My Son-in-law said, when he lived in the town,
 He jest natcherly pined, night and day,
 Fer a sight of the woods, er a acre of ground
 Whare the trees wasent all cleared away.
 And he says to me onct, whilse a-visitin' us
 On the farm, "It's not strange, I declare,
 That we can't coax you folks, without raisin' a fuss,
 To come to town, visitin' thare."

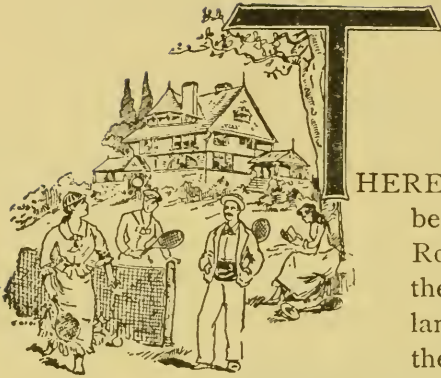
And says I, "Then git back whare you sort o' belong—
 And Madaline, too, and yer three
 Little childern," says I "that don't know a bird-song,
 Ner a hawk from a chicky-dee-dee.
 Git back," says I, "to the blue of the sky
 And the green of the fields, and the shine
 Of the sun, with a laugh in yer voice and yer eye
 As harty as Mother's and mine,

Well,—long and short of it—he's compermised some—
 He's moved in the Sooburbs.—And now
 They don't haf to coax, when they want us to come,
 'Cause we turn in and go anyhow—
 Fer thare—well, they's room fer the songs and purfume
 Of the grove and the old orchard ground—
 And they's room fer the the childern out thare, and they's
 room
 Fer their Gran'pap to waller em round.

Benj. F. Johnson, (James Whitcomb Riley).

FROM THE INDIANAPOLIS JOURNAL, BY PERMISSION.

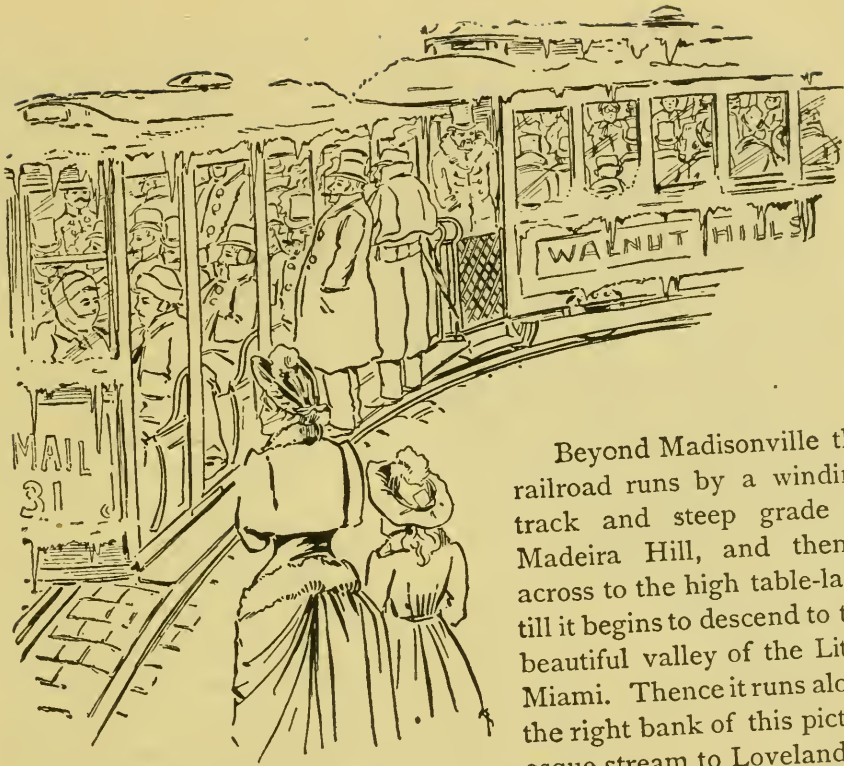




HERE is nowhere in all the region between the Alleghenies and the Rocky Mountains, or between the Lakes and the Gulf, a fairer land than that which is called the Duck Creek Valley. In a broad way it extends from Norwood to the heights at Madeira, and from Pleasant Ridge and the great Indian Hill across to the Lookout Hill. The slight ridge near Norwood divides the waters, part flowing west to Mill Creek and part east to Duck Creek. But at Madisonville, which is at the east end of this valley there is an unobstructed view through its entire length to the western hills which lie beyond Mill Creek valley. A finer landscape there is not about Cincinnati. Is it any wonder that the eyes of the great city turn in this direction for the park of the future with its two thousand acres?

The prevailing winds are from the southwest. They traverse the valley its whole length, refreshing the lands in the heats of summer and quickly drying up the mud after the rains of spring and autumn.

It is all historic and prehistoric ground. Here are the Indian mounds, works of a departed race. It was through this valley that broad streams once found an entrance to the Ohio, at the time when the northern hills of Cincinnati formed one extended island. Near Madisonville have been found prehistoric remains, rude implements contrived and designed in the period that came before the Great Ice Age of North America. The whole region shows the evidences of great changes, but still of ancient occupation.



"A Cold Day on the Cable."

Beyond Madisonville the railroad runs by a winding track and steep grade to Madeira Hill, and thence across to the high table-land till it begins to descend to the beautiful valley of the Little Miami. Thence it runs along the right bank of this picturesque stream to Loveland.

The distance from Loveland to Cincinnati is 24·8 miles. Already there is a double track, sixty-five-pound steel rails, as far out from Cincinnati as Madisonville, 13·5 miles, and it will soon be extended to Loveland. Twenty-two towns or villages or city stations dot this distance of twenty-five miles, almost one to each mile. The air is clear and pure; there is no smoke to obscure the morning or evening sun; the drainage is perfect; the water is good, and so are the roads. There are twenty trains running each way each day. The railroad stations are pretty and tasteful. No suburban towns on the lines of great eastern railroads are furnished with better facilities. Nowhere is there such an escape afforded and such relief given from the noise and crowds and smoke and discomforts and temptations of a large city as are afforded and given to these villages along the line of the Baltimore & Ohio Southwestern between Cincinnati and Loveland. Rents are low; land is cheap; there are all the conveniences of the city without



"A Cold Day on the
B. & O. S. W."

its annoyances. Another advantage which is not to be overlooked, and which is common to all who live along the line of the road, is the convenience of the Central Station. One-third of this splendid building is owned by the Baltimore & Ohio Southwestern Co. It is near the great workshops of the city, and not far from the great stores. No time is lost either in getting to work, or in finding the place wherein to

do the shopping. Railroad rates, and especially commuters' rates, are low, so low that, say as far out as Madisonville, the yearly cost is hardly more than the resident of the city's street-car fare. And who would not prefer the

quick-moving suburban train to the crowded street-cars of the city?

Finally, the railroad company furnishes free transportation for the first year between Cincinnati and the place at which a house is built, to the head of a family building a permanent residence costing not less than \$1,000. Low rates are also made on the material used in the construction of such residence.

With the unequalled advantages nature thus affords, with the conveniences the railroad company is extending, with the easy access to and from the city, with the glorious views, the fine air, the wholesome character of village life, it is not surprising that the movement of population is setting steadily and strongly in this direction. At the present rate of growth it will be a comparatively short time before the valley is one continuous settlement from Winton Place—the old Chester Park—even to the summit of the Madeira Hill.

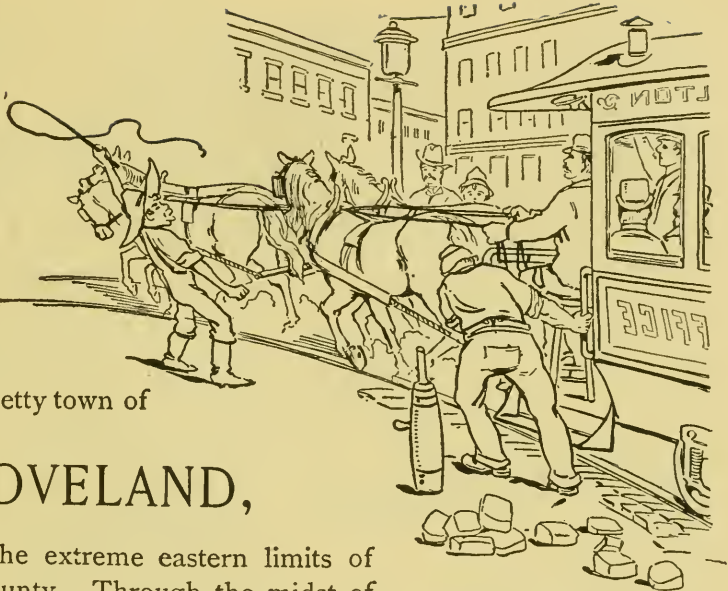
We pass from this general description to a more detailed account of the various towns and villages situated along the line of this road

between Cincinnati and Loveland. For details of rates, time of trains, for exact distance, we refer to the cards of the Company. And first of the pretty town of

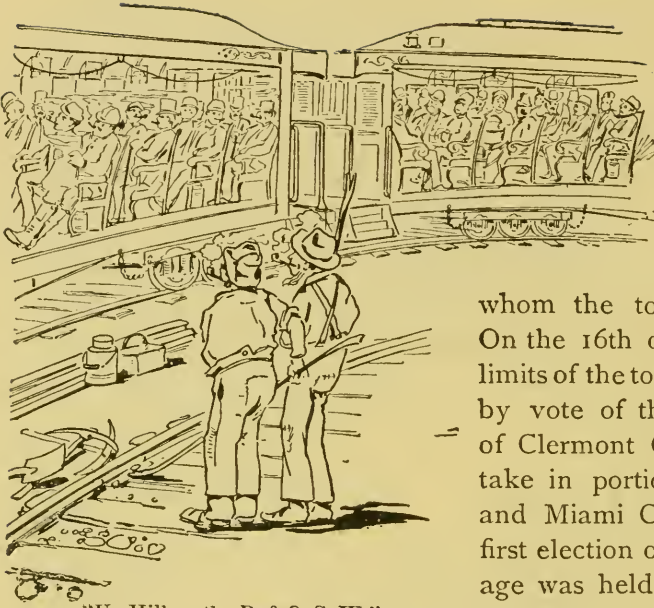
LOVELAND,

Situated at the extreme eastern limits of Hamilton County. Through the midst of it flows the Little Miami River. Hills, and steep ones they are, surround it on every side. High up on the side of one of these is the new school-house. Below it the town, which has a population of 1500, is mainly spread out. Across the river, and reached by a substantial bridge, are the pleasant homes of many of the citizens of this old and pretty town. Well, indeed, was it named, By its slowest train it is only an hour and fifteen minutes from the city, by its fastest only fifty minutes. Not a few of the prominent business and professional men of the city have their homes here—and beautiful ones they are—content to spend both time and money because they can find here a refuge from the discomforts of the city in which their business life is spent. Business in the city, a home in the country—this is their ideal of life. Is it not a good one?

The history of the town runs back a good way into the past. The record of surveys begins with the 27th of May, 1788, and the coming antiquarian will find little difficulty in following the ever-widening current of events, by means of transfers of property and land records. You can go as far back as 1794, when Col. Ramsey, who led the advance guard of Mad Anthony Wayne's army, settled here. His was the first house built between the Little Miami and Scioto rivers. The



"Up Hill by Street Car."



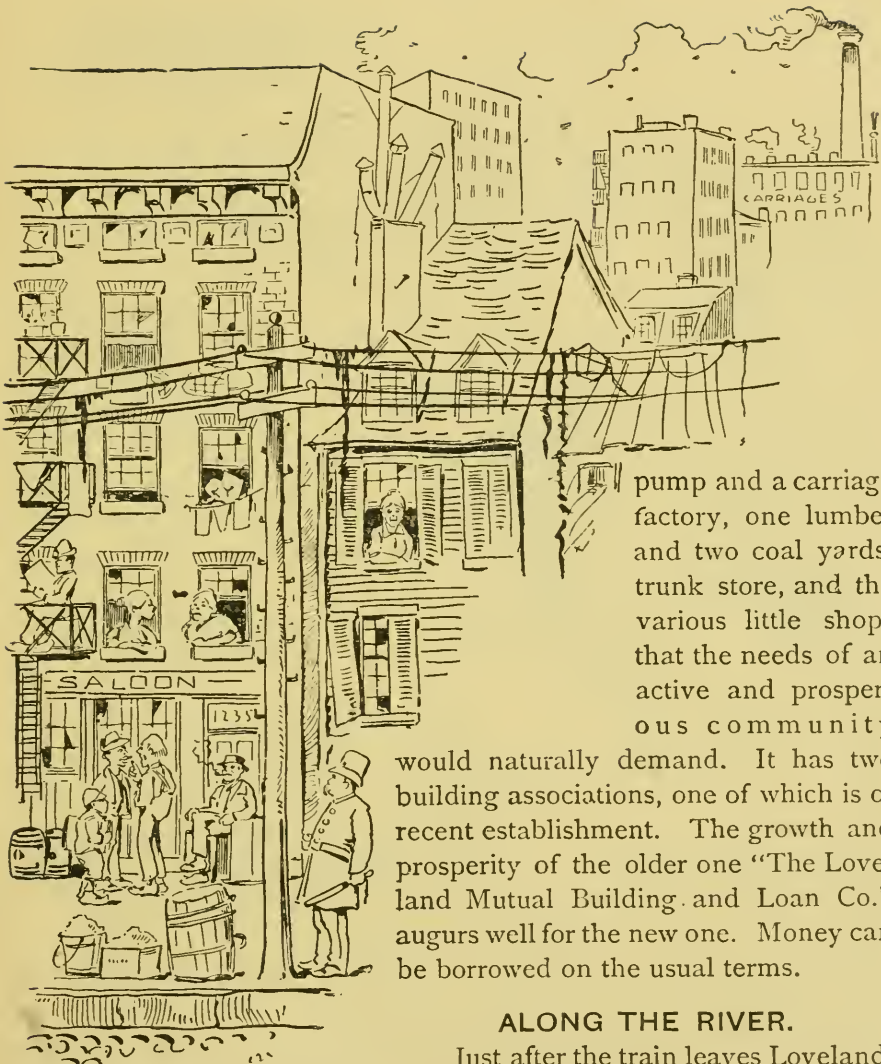
"Up Hill on the B. & O. S. W."

little settlement grew, and at last, in 1847, they arrived at the dignity of a store started and kept by Mr. James Loveland, after

whom the town was named. On the 16th of May, 1876, the limits of the town were extended by vote of the commissioners of Clermont County, so as to take in portions of Hamilton and Miami Counties, and the first election of the present village was held on May 29th of that year.

From that time on the town began to improve, streets were put in good condition, new houses to spring up, and the attractions of the place to be understood. The town has three churches, a Presbyterian a Methodist and a Catholic. In West Loveland, just across the Little Miami, is a colored Baptist church. There are two schools. The High School, lately built at a cost of \$8000, stands on Loveland Heights. The other school is in West Loveland, and is a handsome building. The village has a steam fire department, and is one of the few towns in Southern Ohio that has. The department consists of three companies—an engine company, a hose company and a hook and ladder company.

The town hall, or city building, as Lovelanders like to hear it called, was dedicated last year. It was built under a special act of the Legislature, and cost \$15,000. It has a fine hall, or opera house, that will accommodate 600 people. The Mayor's office and the Council Chamber are in this building. There is also in it a free reading-room under the management of the Woman's Temperance Union. There are three secret societies in the town—Masonic, Odd Fellows and Knights of Pythias. The town has a planing-mill, a flour-mill, a

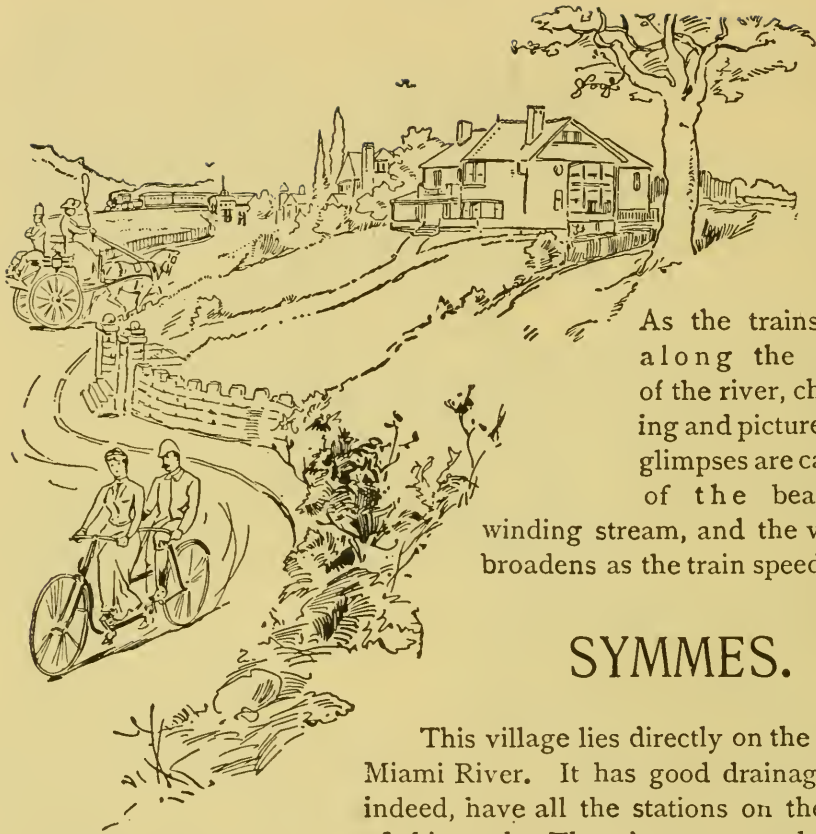


"City Tenement—Front View."

pump and a carriage factory, one lumber and two coal yards, trunk store, and the various little shops that the needs of an active and prosperous community would naturally demand. It has two building associations, one of which is of recent establishment. The growth and prosperity of the older one "The Loveland Mutual Building and Loan Co." augurs well for the new one. Money can be borrowed on the usual terms.

ALONG THE RIVER.

Just after the train leaves Loveland, the fine and new bridge over the Little Miami is crossed. It is a very substantial structure which has only recently taken the place of an old one. That old one it is proposed to use at no distant day as a wagon bridge across the river at Epworth Heights. These great Methodist assembly grounds lie a mile and a half down the river from Loveland, on the east bank of the Little Miami. Just before reaching these grounds, we pass through Lounsberry.



As the trains roll along the bank of the river, charming and picturesque glimpses are caught of the beautiful winding stream, and the valley broadens as the train speeds on.

SYMMES.

"A Home in the Country." This village lies directly on the Little Miami River. It has good drainage, as, indeed, have all the stations on the line of this road. There is one general store, a post-office and a flour mill. Just across the river, and connected with Symmes by a suspension bridge is,

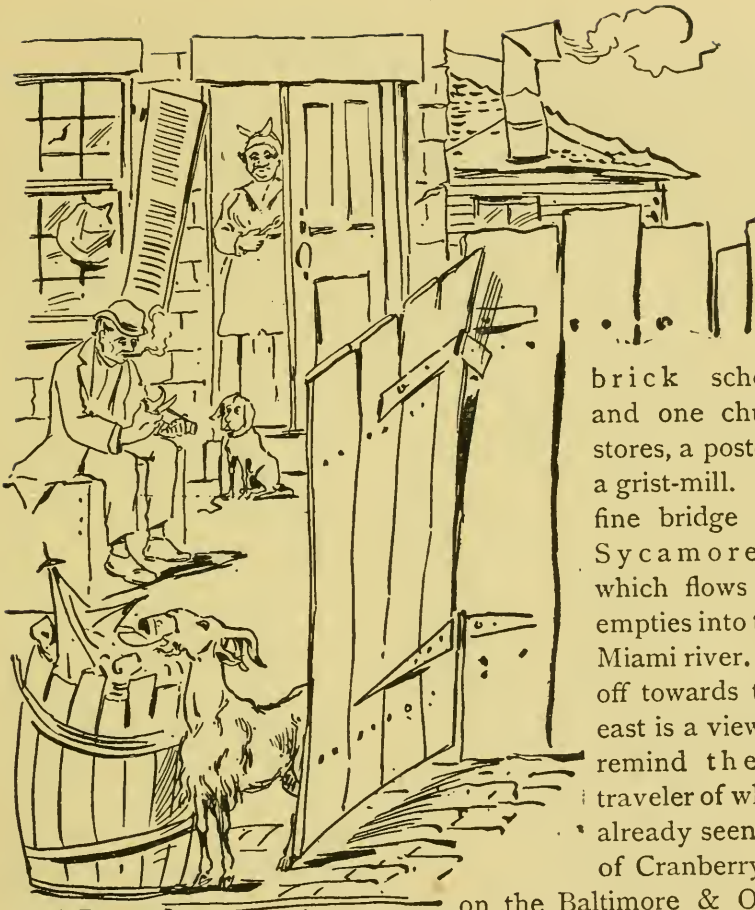
BRANCH HILL,

Really constituting with Symmes one town. Here is a pretty little Methodist Episcopal church, and a good school.

Just after leaving Symmes, the track turns away from the Little Miami bottoms, and, bending to the west, begins to make its way up toward the high table land, at the top of which is situated Madeira, passing on the way

REMINGTON.

It is only about two miles west of Symmes, and is little more than a hamlet, with a population of about one hundred. It has a good



"City Tenement—Rear View."

brick school-house and one church, two stores, a postoffice and a grist-mill. Here is a fine bridge over the Sycamore Creek, which flows east and empties into the Little Miami river. Looking off towards the south-east is a view that will remind the through traveler of what he has already seen just east of Cranberry Summit, on the Baltimore & Ohio road. Of course it is not as extended as that, but it is hard to divest one's self of the impression that one is here in a mountainous country, and still harder to realize that one is within a few miles of the Ohio River.

Up the grade the train runs on through the little settlement of Allandale, and a mile and a half beyond Allandale

MADEIRA.

This town is eight and one-third miles from Loveland by rail, and sixteen and one-half from Cincinnati. Madeira is at the summit



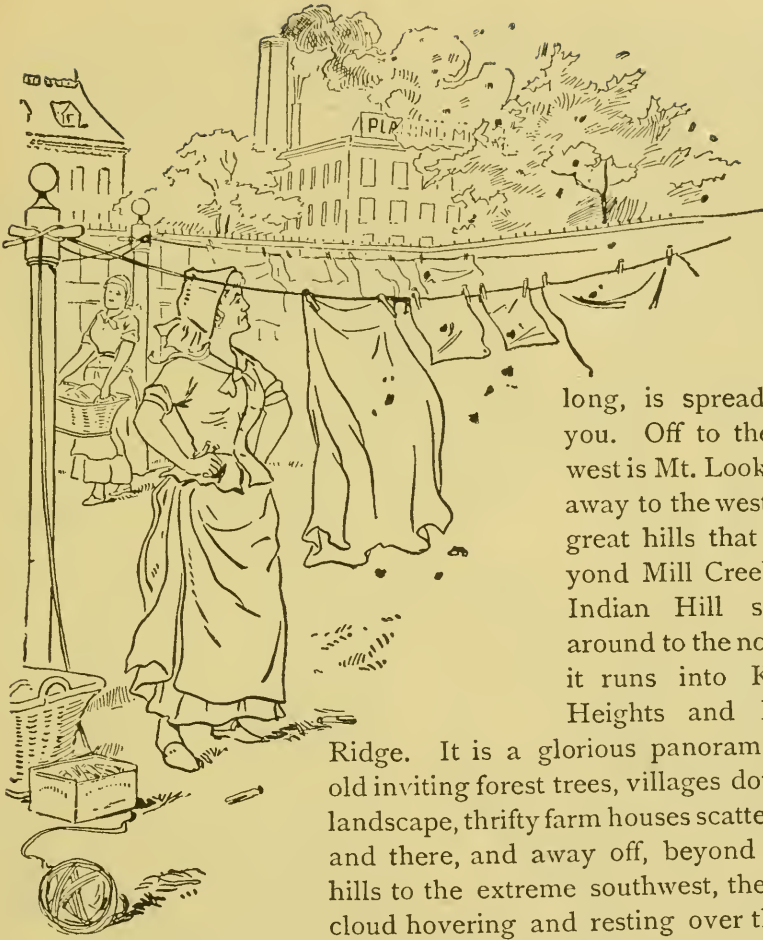
"A Back Yard in the Country."

from which flow in opposite directions Sycamore Creek, already spoken of, that empties into the Little Miami, and Duck Creek, which after a very tortuous course, flows into the same stream, but considerably further down. The railroad runs through a narrow valley about 300 ft. wide, the land rising on either side about one hundred feet higher; that is, on the high table-land you are on a part of the great sweeping Indian Hill, which has about the same

height as Mt. Lookout, Kennedy Heights or Price Hill—all say 450 feet above low water mark of the Ohio. About a mile and a half east of the village the Miamiville pike intersects with the pike to Loveland. Thence the two run into the village, and there

joining Miami Avenue, the three pour their united travel into the Madisonville pike, which, passing through Madisonville, runs on to the city. All these roads are in good condition and all free of toll. Madeira has a population of about 350. It has three churches—a Methodist, Presbyterian, and "the Church of Christ." It supports an Odd Fellows' lodge, a graded school and three stores.

From Madeira the road begins to descend by a considerable grade and a winding track that reminds one even more strongly than does the scenery about Remington of the mountains. At last a sudden turn is made, and lo! the entire beautiful valley, at least eight miles



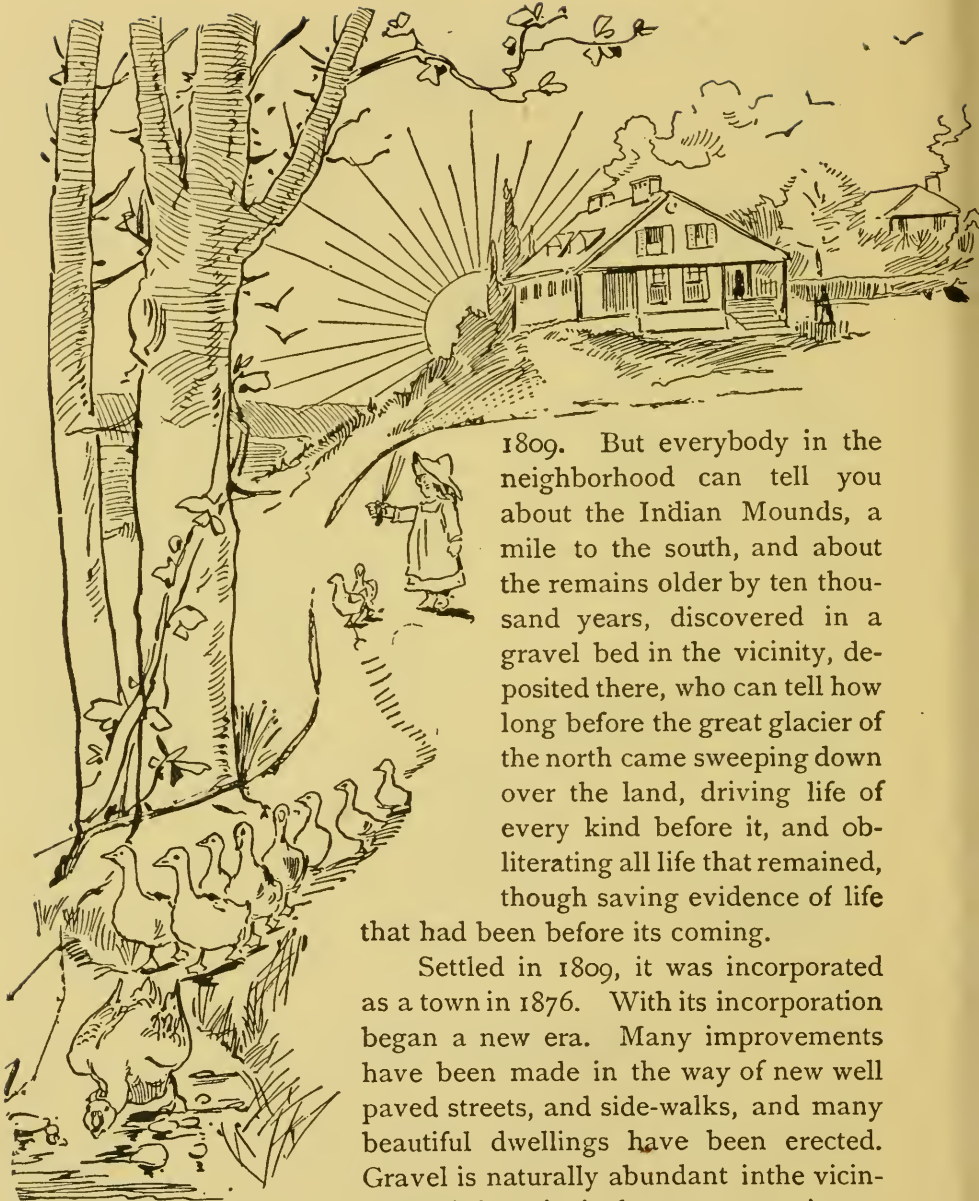
"A City Home by the
Mill Site."

long, is spread before you. Off to the south-west is Mt. Lookout; far away to the west are the great hills that rise beyond Mill Creek. The Indian Hill sweeps around to the north until it runs into Kennedy Heights and Pleasant Ridge. It is a glorious panorama, full of old inviting forest trees, villages dotting the landscape, thrifty farm houses scattered here and there, and away off, beyond the far hills to the extreme southwest, the smoke-cloud hovering and resting over the great city. Just below you is

MADISONVILLE

with East Madisonville reached a half mile sooner.

On the ground* Madisonville seems to be on a plain. Seen from Kennedy Heights or Mt. Lookout it is situated on a hill-side that slopes gently to the south-west. It has a population of about 3,000, and is the largest and most important place between Cincinnati and Loveland. The first settlement was made—in these modern times—in



"A Country Home by the
Mill Site."

1809. But everybody in the neighborhood can tell you about the Indian Mounds, a mile to the south, and about the remains older by ten thousand years, discovered in a gravel bed in the vicinity, deposited there, who can tell how long before the great glacier of the north came sweeping down over the land, driving life of every kind before it, and obliterating all life that remained, though saving evidence of life

that had been before its coming.

Settled in 1809, it was incorporated as a town in 1876. With its incorporation began a new era. Many improvements have been made in the way of new well paved streets, and side-walks, and many beautiful dwellings have been erected. Gravel is naturally abundant in the vicinity, and the principal streets, even in wet weather, are in a condition that many a town of more pretension might well envy. The depot is one of the most tasteful on the line of the road. The town hall, completed last

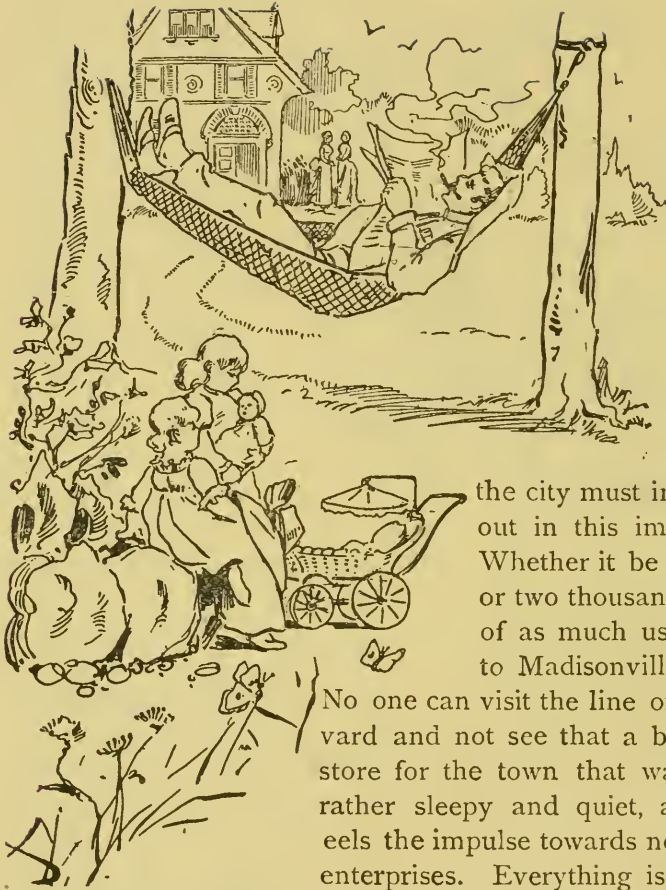


"A Holiday in the City."

departments, their standing as to discipline and scholarship being equal to the best schools of Cincinnati. There are seven churches, a fact which speaks well for the morality, sobriety and intelligence of the village. These churches are occupied respectively by Methodists, Episcopalians, Presbyterians, Catholics, Baptists, Lutherans and Christians. The town supports a weekly newspaper, one dry goods store, some groceries, and two tin shops, and its streets are well lighted. Land is cheap and rents are low. There are two building associations, the Cottage and the Madison, each having a capital of \$1,000,000, divided into shares of \$500 each. Any one desiring to build a house can borrow sufficient money for the purpose, by giving a mortgage on the premises.

It does not need great foresight to see that the time is not distant when Madisonville will be an attractive field for the industrious and ever present speculator. It is not quite as far from the Grand Central Depot, as Glendale is from that of the Hamilton & Dayton. By pike it is only little more than half as far. It is at the head of a valley through and up which come the grateful breezes of summer. The roads round about it are good now, but the county is already engaged in extensive improvements which cannot but help Madisonville property. It will be a short time only before the drive to Madisonville will be the

year, at a cost of \$12,000, is a handsome edifice. It is situated on a square in the center of the town and in it the village council holds its meetings. Just to the south of this is the pretty little Baptist Church, and, not far away, the public school building, a fine structure, with primary, intermediate and high school



"A Holiday in the Country,"

fairest one about the city. When this is done, Madisonville and Cincinnati will be nearer neighbors than ever, and better acquainted with one another. Besides this, the future Park of the city must inevitably be aid out in this immediate vicinity. Whether it be of one thousand or two thousand acres, it will be of as much use and enjoyment to Madisonville as to the city. No one can visit the line of the new boulevard and not see that a bright future is in store for the town that was not long ago rather sleepy and quiet, and that already feels the impulse towards new life and larger enterprises. Everything is in its favor—its established character for order and intelligence, its situation, its new spirit, and the help which is bound to be given it by the great city that is so near. It is only about three-quarters of an hour away from the city, on the slow trains, and a little over half an hour on the fast ones. This is practically the same time that is required by the residents of East Walnut Hills to get to their homes on the cable cars; and living is much cheaper in Madisonville, and the demands of society much less exacting. The train goes on through

OAKLEY.

It shows favorably with other villages on the line in the wealth of natural advantages, and has a population of about 500. The town is

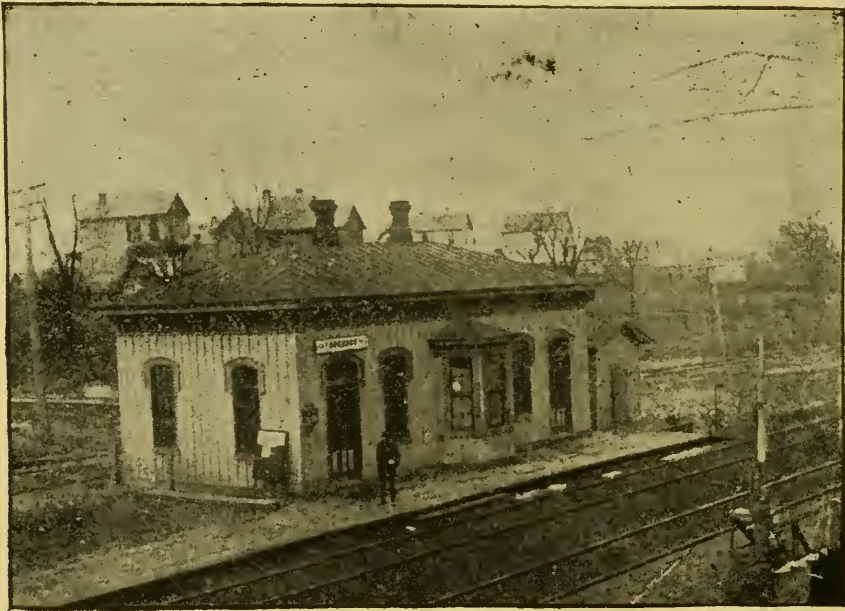
beautifully located, surrounded by fine groves of beautiful forest trees, and commanding a view of Mt. Lookout, Kennedy Heights and the hills in the immediate vicinity. It lies upon a platform about two hundred feet above the river, insuring good drainage. Its streets and sidewalks are well laid and in good condition, as are also the roads in the vicinity. The Episcopalians have a very pretty church, where services are held every Sunday. The town has a good school building and graded schools. The Oakley Loan and Building Association is in a prosperous condition, and contemplates building a town hall during the present year. Its industries are a window-sash and door factory; a flour, feed and grain store; grocery and drygoods stores; a blacksmith and two wagon making shops; the Mitchells' rosery, whence thousands of roses are shipped daily to the city market. Here also is located the Gentlemen's Full Mile Driving Park, within a stone's throw of the railroad track. It has the finest trotting-track in the country, fully-equipped stables and a commodious amphitheatre or grand stand. Semi-annual meetings are held in the spring and fall, which attract turfmen and racing stock from all parts of the country. Several beautiful subdivisions have been platted, streets and sidewalks laid out, and the property is now in the market.

Next comes

NORWOOD.

What has been a matter of prophecy in Madisonville, is a matter of history in Norwood. Years ago, everybody knew the place as Sharpsburg. It consisted of a tavern, or way-side inn, on the Montgomery Pike, around which were a few scattering houses. It was not an inviting neighborhood. Its new life began ten or fifteen years ago when Mr. L. C. Hopkins, formerly a well known and prominent dry-goods merchant of Cincinnati, made the discovery that nature had done much for it, that it had good railroad communication into the city, that it was two hundred and forty feet above low water mark of the Ohio river, that its drainage was good, that the scenery was fine, and that in short it was to Cincinnati in 1875, what Clifton, Avondale and East Walnut Hills had been in 1840, and Mt. Auburn in 1820. With his characteristic enterprise, he sat himself to work to create a new village, which he called Norwood. It grew rather slowly at first,

but it has been well said, that in the last eight years its growth has been phenomenal. Little detached settlements began to spring up around the original nucleus, and a little more than three years ago, these small settlements or subdivisions, known as South Norwood, East Norwood and Old Norwood, and incorporated Sec. 34 of Columbia Township, united in one village. They were in the midst of the beautiful valley. Walnut Hills was to the south of them. To the north approached by the Montgomery Pike, was Pleasant Ridge, with the

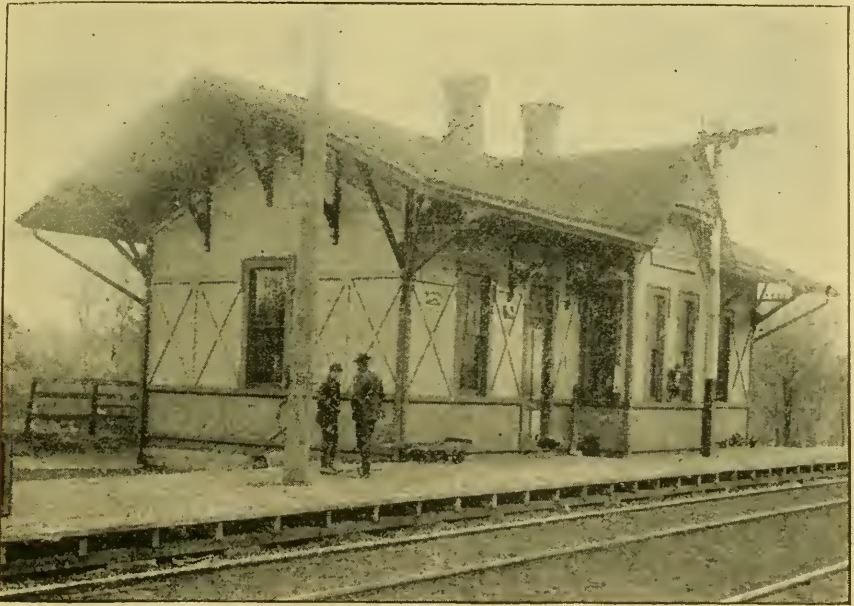


Depot—Norwood.

old Indian Mound, the only one now remaining in the vicinity of the city, half way up the hill, in plain sight. To the east was Madisonville and to the west the Millcreek Hills.

They started with two streets, so called. To-day it would be hard to tell how many they have—at least a dozen in process of construction. They had at first in population but a few hundred, To-day they have as many thousand. Pastures and corn-fields have been transformed into lawns and pleasant building lots. Cement sidewalks will take the place this summer of mud walks. The pride of the village is Floral Avenue, one hundred and twenty feet wide throughout its length of a

mile, one-half of which is paved with asphalt. There are seven railroad stations within the corporate limits of the village, and two post-offices. The Board of Council is now hard at work on a system of sewerage for the village. The Methodists, Baptists, Presbyterians, Berean Baptists, German Lutherans and Catholics all have stated places of worship. The Presbyterians have recently occupied their new church on Floral Avenue. It is a beautiful edifice of Gothic design, is handsomely furnished, lighted with gas, equipped with a furnace, and cost about \$8,000. The Methodist Church, very pretty and tasteful, is



Depot—East Norwood.

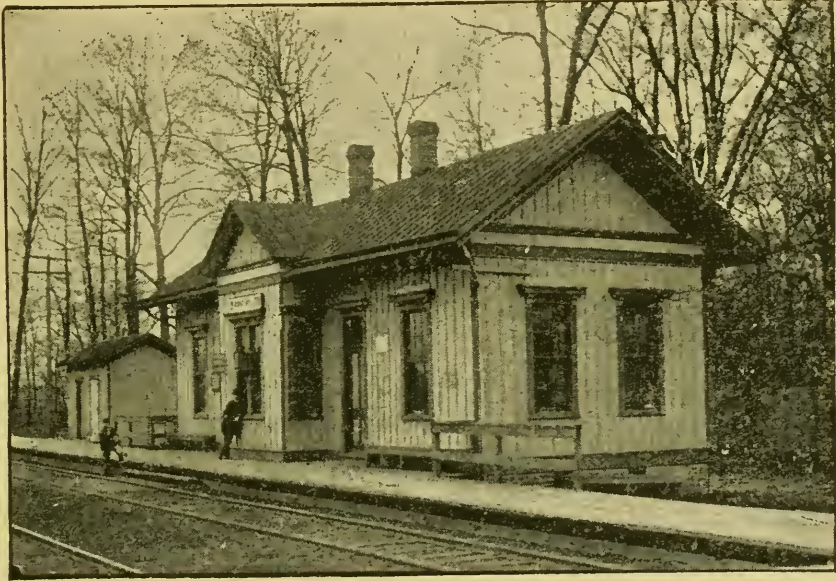
situated on Harris Avenue, and cost \$7,000. The Catholics have a fine Church building, and maintain also a parochial school. The public school building is on the Montgomery Pike. It is a graded school, and now has a High School Department. About four years ago an addition was made to the building, at a cost of \$10,000. The school board has lately bought property in the west and south portions of the village whereon to erect primary buildings. The corps of teachers is an excellent one, and the schools hold a high place among those of the county. Its town hall is not a source of any special pride. It was built while Norwood was yet young, and is already too old for the

wants of the enterprising community. It is hardly likely to be long before it will be replaced by a new building better adapted to the public wants. The body of citizens is made up of those who spend the day in the city, each engaged in his own special calling. The business portion of the town is situated along the Montgomery Pike. Here everything needed for the household can be purchased at city prices, and all the large drygoods and grocery houses of the city have delivery [wagons making daily, tri-weekly and semi weekly trips. The houses are generally neat, cosy and attractive, though here and there is a more pretentious structure. In East Norwood there is one house that is reported to have cost \$40,000, while there are quite a number that cost from \$5,000 to \$15,000. In view of the fact that the first house was built in 1884, this shows a rapid growth, which, however, does not appear to be of an ephemeral or unhealthy character. At the extreme east end of the village is situated the plant of the Hamilton County Brick and Building Company's common and dry-pressed brick. This plant has a capacity for six cars of common and two cars of dry-pressed brick daily. This company has subdivided its tracts of land lying south and east of the railroad tracks, and has appropriately christened it Ideal Park subdivision. The main avenue is 150 feet wide, with a park in the center 40 feet wide. In no village along the line of this great thoroughfare have the possibilities of the territory been so successfully demonstrated as at Norwood.

BOND HILL.

A mile further along the road is Bond Hill, The village is situated on the Paddock road, and is not far from the Carthage pike. It is a little distance away from the station, and therefore the attractiveness of its site is not seen by the traveler. It is a pretty place of about eight or nine hundred inhabitants. It has its churches, its school-houses, its stores, its town hall. Here, too, are located the fine buildings and grounds of the St. Joseph's foundling and St. Aloysius orphan asylums. Its citizenship is exceedingly good, there being an unusually large proportion of lawyers and merchants. There is no reason why the merits and beauty of this little place should not be more generally understood. It is one of the freaks of real estate movements that a

situation as healthy as this, with society as good, with access to the city as easy and quick, should have attracted no larger population.

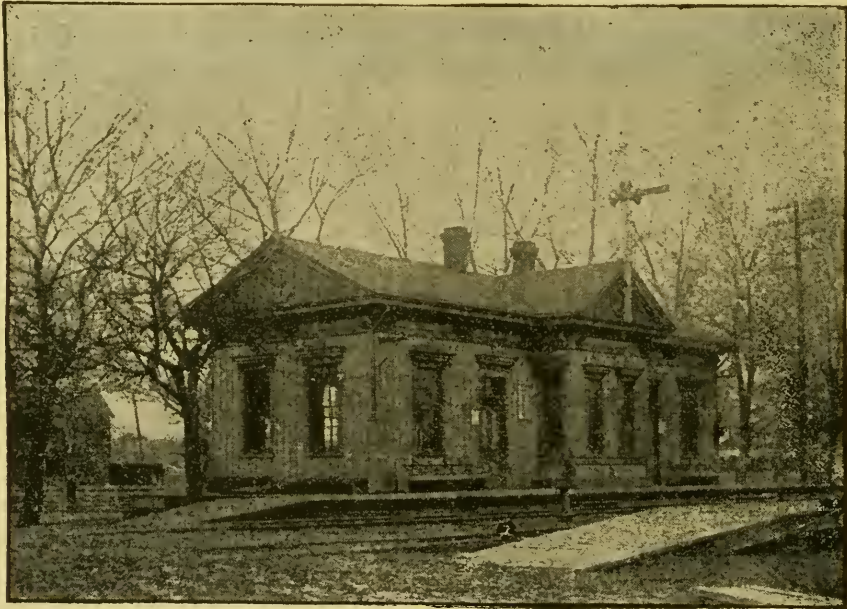


Depot—Bond Hill.

Just beyond Bond Hill is first Ludlow Grove, at the foot of the long hill that leads up to St. Bernard, and a little further on is C. & S. Junction. In the near neighborhood are the great Erkenbrecher establishment and the greater establishment of the Proctor & Gamble Company, with its vast buildings and its unmistakable air of business activity.

More and more frequent grow the stations, more and more numerous the signs and evidences of the approach to the city. At Winton Place is seen, just [across the way, the city of the dead, borne out from the great city of the living to which we are rapidly drawing near. We are in the Mill Creek Valley, and already the air is seen to be different from the pure air we were breathing twenty miles, ten miles, five miles, even two miles back. If an east wind happens to be blowing, the smoke of the city can be seen off in the south. If the day is cloudy, it is dark and gloomy even at midday. And when we reach East Cumminsville the crowded roadways, the noises, and the numerous dwellings of an order much inferior to those we have left behind

make us regret the necessity that compels the spending of even a few hours away from nature's own pleasant places. We roll through Cumminsville, and pass on to the Stock Yards, and in a minute or two get on to that great fill that used to be known as the Cincinnati and Baltimore road—a magnificent name for a road seven miles long, wasn't it? Then all the immensity of the great cloud of smoke—the smoke of torment and tribulation—breaks upon us. Clifton's beautiful hillside no longer hides it from us. There has been a glimpse of a pretty waterfall—the overflow of a canal running high up above our heads; of a picturesque little foot-bridge, but all that has been seen is forgotten in the immediate and visible presence of that vast, overhanging, awful darkness. "How do people live in such a place?" is the involuntary exclamation of those who see it for the first time; and even those who have grown used to the sight do not grow reconciled to its presence. The nearer the city we approach the more oppressive the sense of it all becomes.



Depot—Winton Place.

So on we go, under the light, airy, graceful viaduct that, stretching from Liberty street, spans the treacherous sands and waters of Mill



Depot—Eighth Street.

Creek, affording safe and certain passage over the highest floods that ever have been or that, we hope, ever will be—and then on past the Eighth street station, with the inclined plane, steepest about the city, leading up to Price Hill; through the bed of the old Whitewater canal to the splendid terminus of the Baltimore & Ohio Southwestern Railroad Company, the Grand Central Depot. We are in the very midst of the city.

“But what makes the day so dark?” you ask. “The sun was shining bright at Loveland,” you say; “bright at Lounsbury, Symmes and Remington; bright at Allandale; bright on the heights of Madeira and at Madisonville; bright at Oakley, fair Norwood and quiet Bond Hill; bright even at Ludlow Grove and Winton Place. But here it is dark and damp and gloomy.” “Oh,” somebody says, “it’s nothing but the Cincinnati smoke.” And he asks: “Are you not glad you live in the country, bright, sparkling, beautiful, full of vigor, health and wholesomeness, where man stops not the sun from shining or the moon from giving her light? Are you not glad you took your family from the dirt and temptations of the city to a home in the beautiful valley, through the midst of the glory of which the Baltimore & Ohio Southwestern runs?”

APRIL, 1891.



“Step Forward! Please.”

Rates for Commutation Tickets.

BETWEEN CINCINNATI AND	Single Trip.	Round Trip.	Ten Ride.	Monthly, 60 Trips.	Ladies' Monthly 30 Trips.	Quarterly, 180 Trips.	Four Month, Family-25 Rides.	Annual.
Eighth Street	\$0.10	\$0.15	\$0.70	\$2.50	\$1.50	\$7.25	\$1.65	\$25.00
Brighton .....	.10	.15	.70	2.50	1.50	7.25	1.65	25.00
Stock Yards.....	.10	.15	.70	2.50	1.50	7.25	1.65	25.00
Cumminsville .....	.15	.25	1.00	2.50	1.50	7.25	1.95	25.00
East Cumminsville.....	.15	.25	1.00	2.50	1.50	7.25	1.95	25.00
Winton Place .....	.20	.35	1.35	2.75	1.65	8.00	2.50	30.00
C. & S. Junction .....	.25	.45	1.70	3.25	2.05	9.50	3.05	35.00
Ludlow Grove .....	.25	.45	1.70	3.25	2.05	9.50	3.05	35.00
Bond Hill .....	.25	.45	1.70	3.50	2.10	10.00	3.40	37.00
Norwood.....	.25	.45	1.70	4.00	2.40	11.50	3.75	43.00
East Norwood .....	.25	.45	1.70	4.00	2.40	11.50	3.75	43.00
Oakley .....	.30	.55	2.00	4.50	2.70	13.00	4.50	48.00
Madisonville .....	.35	.65	2.35	5.00	3.00	13.50	5.40	50.00
East Madisonville .....	.35	.65	2.35	5.00	3.00	13.50	5.40	50.00
Madeira.....	.45	.80	3.00	5.50	3.30	15.00	6.00	56.00
Allandale .....	.50	.90	3.35	6.00	3.60	16.50	6.50	61.00
Remington.....	.55	1.00	3.40	6.25	3.75	16.75	7.00	62.00
Symmes.....	.60	1.10	3.40	6.50	3.90	17.00	7.50	63.00
Epworth Heights.....	.65	1.15	3.45	6.75	4.05	17.25	8.00	64.00
Loveland.....	.70	1.25	3.50	7.00	4.20	17.50	8.65	65.00

Epworth Heights tickets will be sold at Cincinnati office only during Camp Meeting season.

Commutation Ticket Rules and Regulations.

.

Family Tickets, 25 single trips, are good four months for the person named thereon, or for members of the family, or for employes.

Monthly Whole Tickets, 60 single trips, are good during the calendar month issued and only for the individual named thereon.

Monthly Half Tickets, for the individual use of the person named thereon less than eighteen years of age, at one-half the rates for monthly whole tickets.

Ladies' Tickets, for 30 single trips during the month, and only for the individual use of the lady named thereon.

Quarterly Tickets, 180 trips during the quarter for which they are issued, are good only for the individual use of the person named thereon.

Annual Tickets, for the individual use of the person named thereon, are good during the year.

Ten Ride Tickets, are good one year and for use of bearer.

All Tickets are good only on such trains as are scheduled to stop at stations named thereon.

Full Names will be inserted in all tickets for individual use.

Monthly, Monthly Half and Ladies' Tickets will be sold on the **last five** and **first five** days in each month; Quarterly Tickets on the **first five** and **last five** days of each quarter.

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Theatre Trains.

.

The Company runs regular trains for the benefit of parties wishing to attend the Theatre or other entertainment, enabling suburban residents to go to their homes after close of business and return to the city for the evening, and again reach their homes at a seasonable hour. Special low rates of fare are made for these trains.

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Special Inducement to Builders.

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Free transportation for the first year between Cincinnati and the place at which a house is built will be furnished to the head of a family building a permanent residence, costing not less than \$1,000, at any station on the line between Ludlow Grove and Loveland, and a low rate will also be made on the material used in the construction of such residence.

Full information in regard to Suburban property, for sale or for rent, also information about trains, rates of fare, etc., can be procured upon application to any Agent of the Company, to the Real Estate Agents, or from Mr. CHAS. H. KOENIG, District Passenger Agent, at the Company's City Office, Southeast Corner Fourth and Vine Streets, Cincinnati, O.



Baltimore & Ohio

SOUTHWESTERN R. R.

\$2 SAVED TO **NEW YORK.**

ALL TRAINS RUN THROUGH

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Are Vestibuled throughout and heated by Steam from the Engine.

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DEER PARK, OAKLAND AND MOUNTAIN LAKE PARK.

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THE · MIDLAND · ROUTE,

Only Pullman Parlor Car line between

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TWO SOLID TRAINS TO

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WITH PULLMAN SLEEPER AND BUFFET PARLOR CARS.

Rates always as low as by any other line, and NO EXTRA FARE for fast time on limited Vestibuled trains.

All trains arrive and depart from Grand Central Union Station.

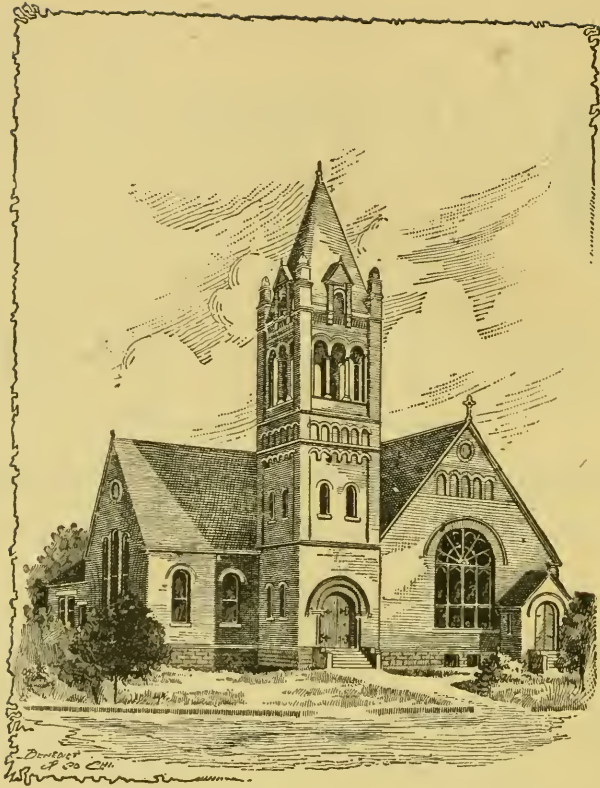
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OF

— CINCINNATI, OHIO. —

UNITED STATES DEPOSITORY. .

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Surplus, \$200,000

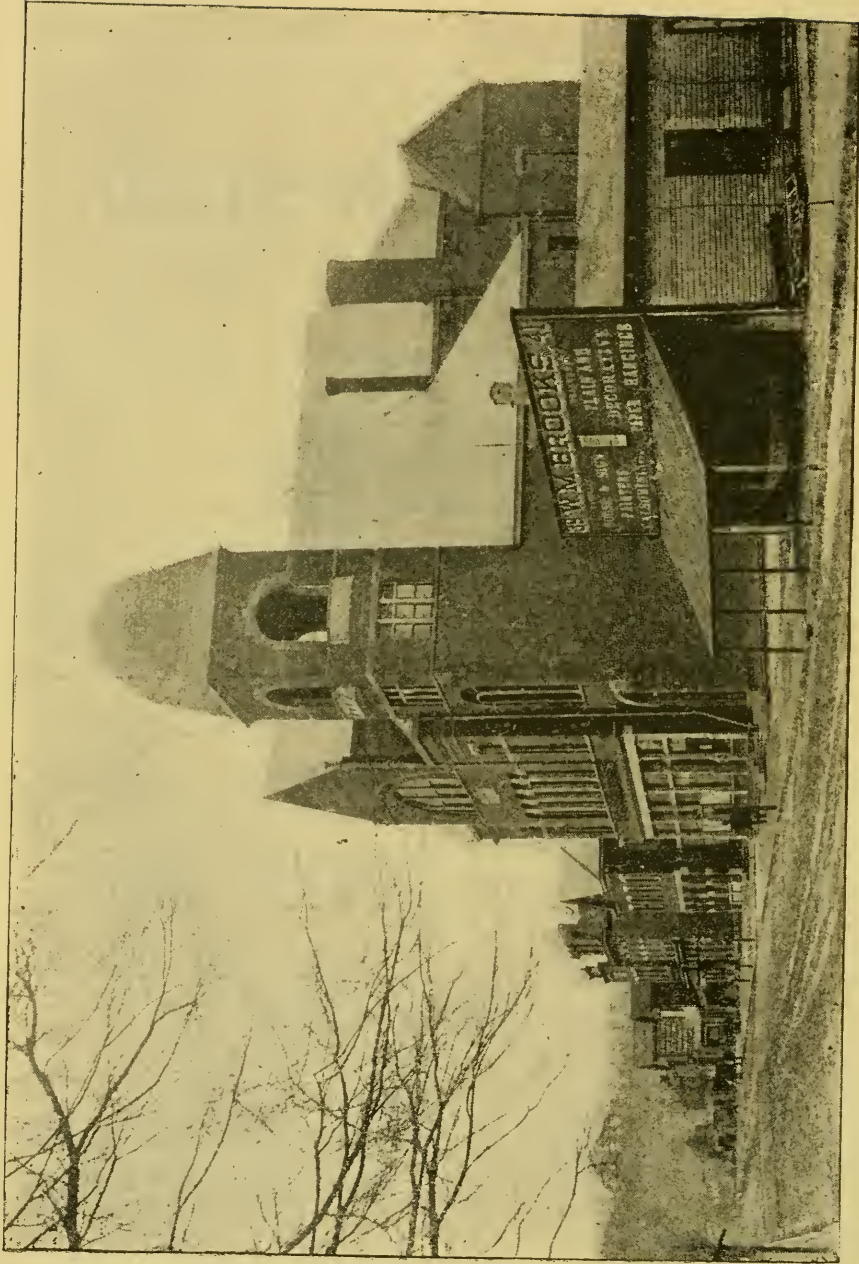
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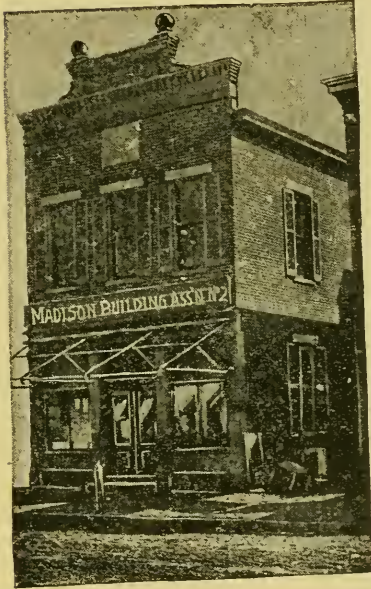


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Public School Building—Madisonville.

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Was Organized June 22, 1887.

Capital Stock,	\$2,200,000.00
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Net profits for the year 1890,	24,124.78
Dividend paid in cash,	7 per cent.
Shares in force at close of year,	1,810

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Money always ready when security is satisfactory.

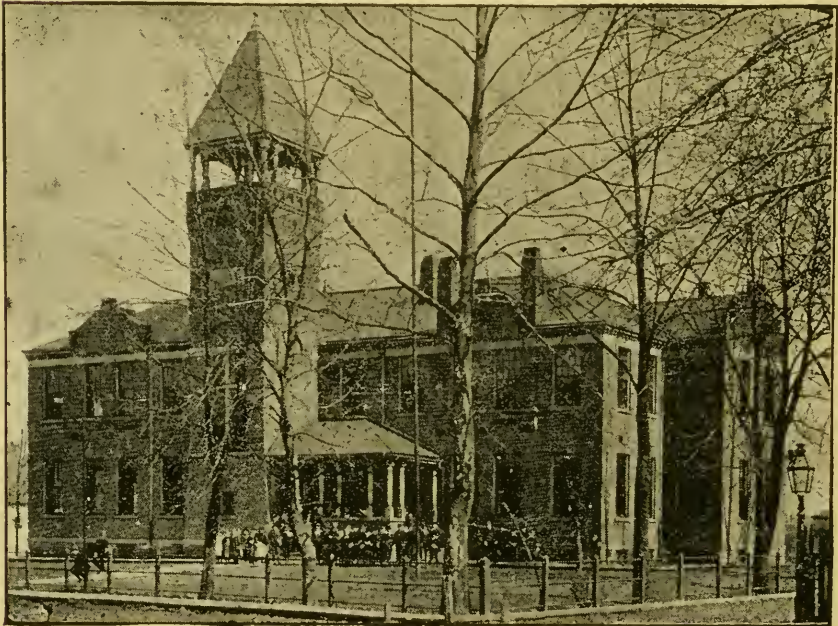
SHARES, \$500.00.

Weekly payment on borrowed share only \$1.00; on depositors share 50 cents; but any larger amount may be paid at the option of the shareholder. The full amount paid credited as of that date.

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Town Hall—Norwood,



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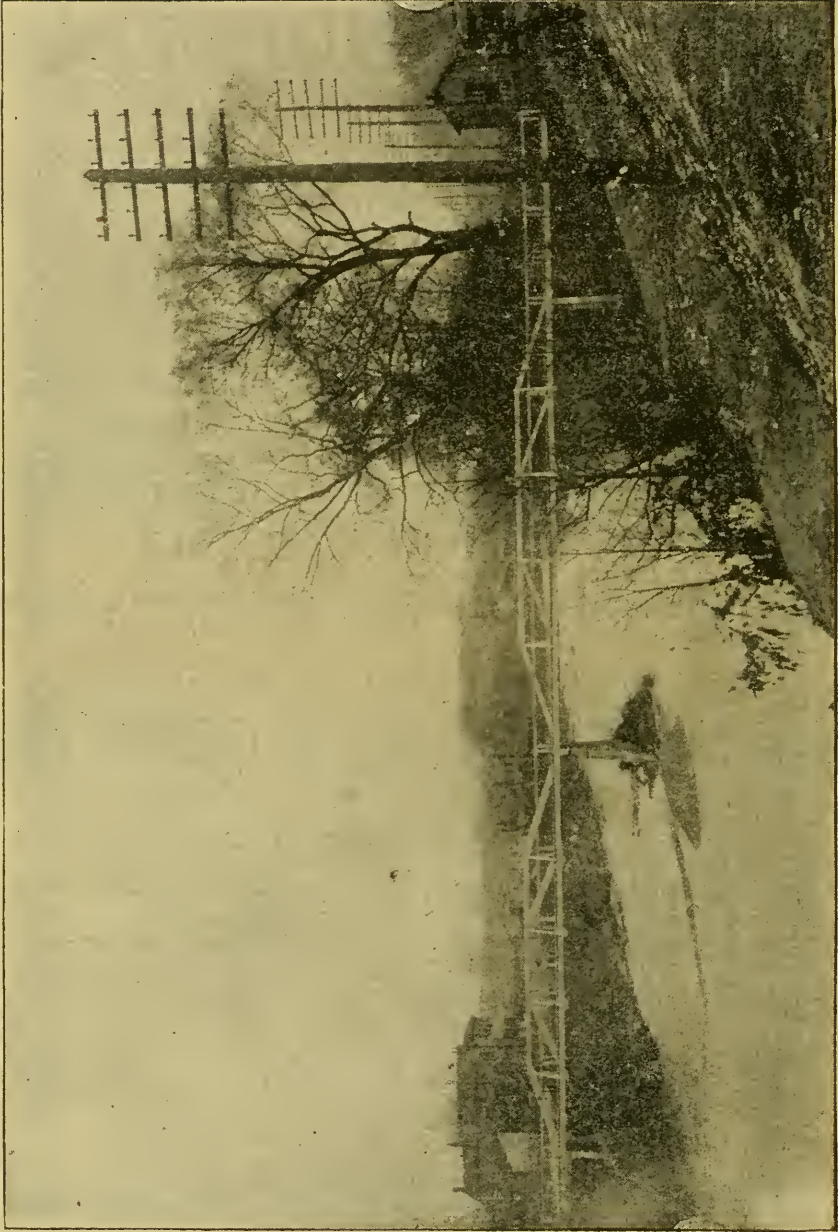
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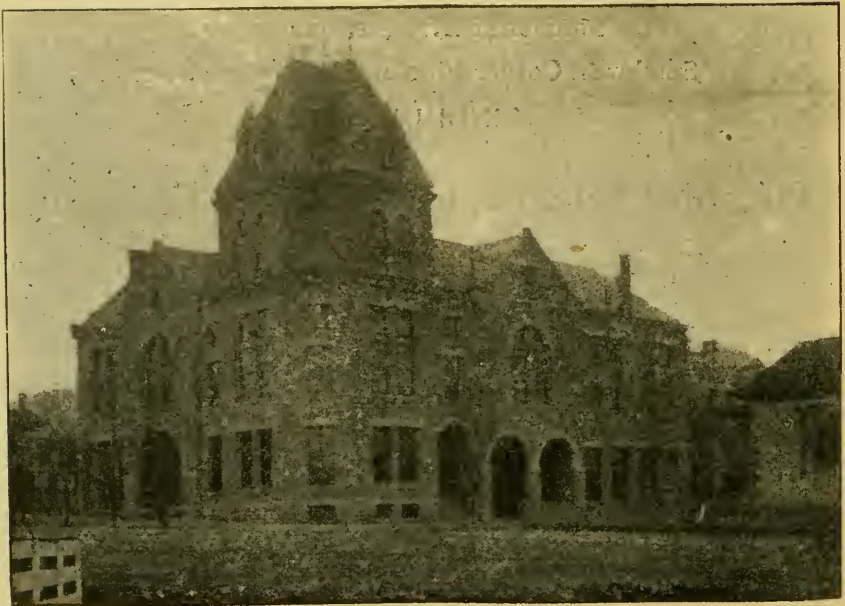
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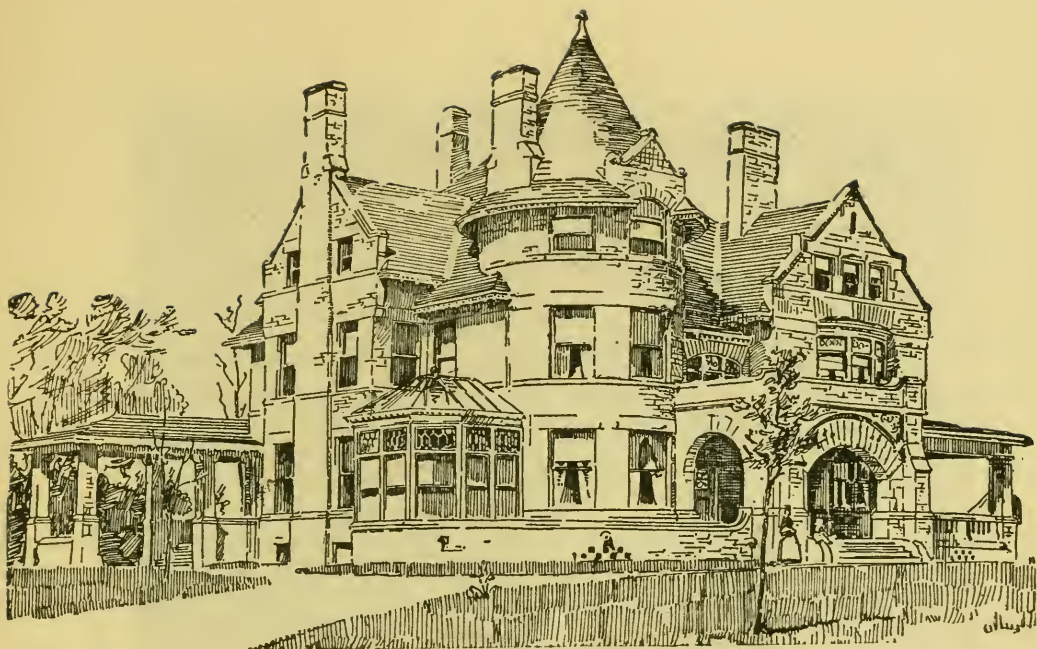
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A Ramble in the Woods.



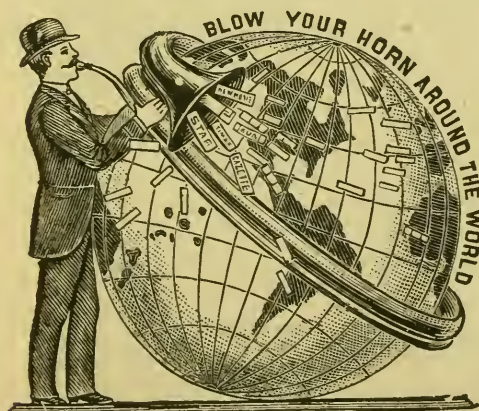
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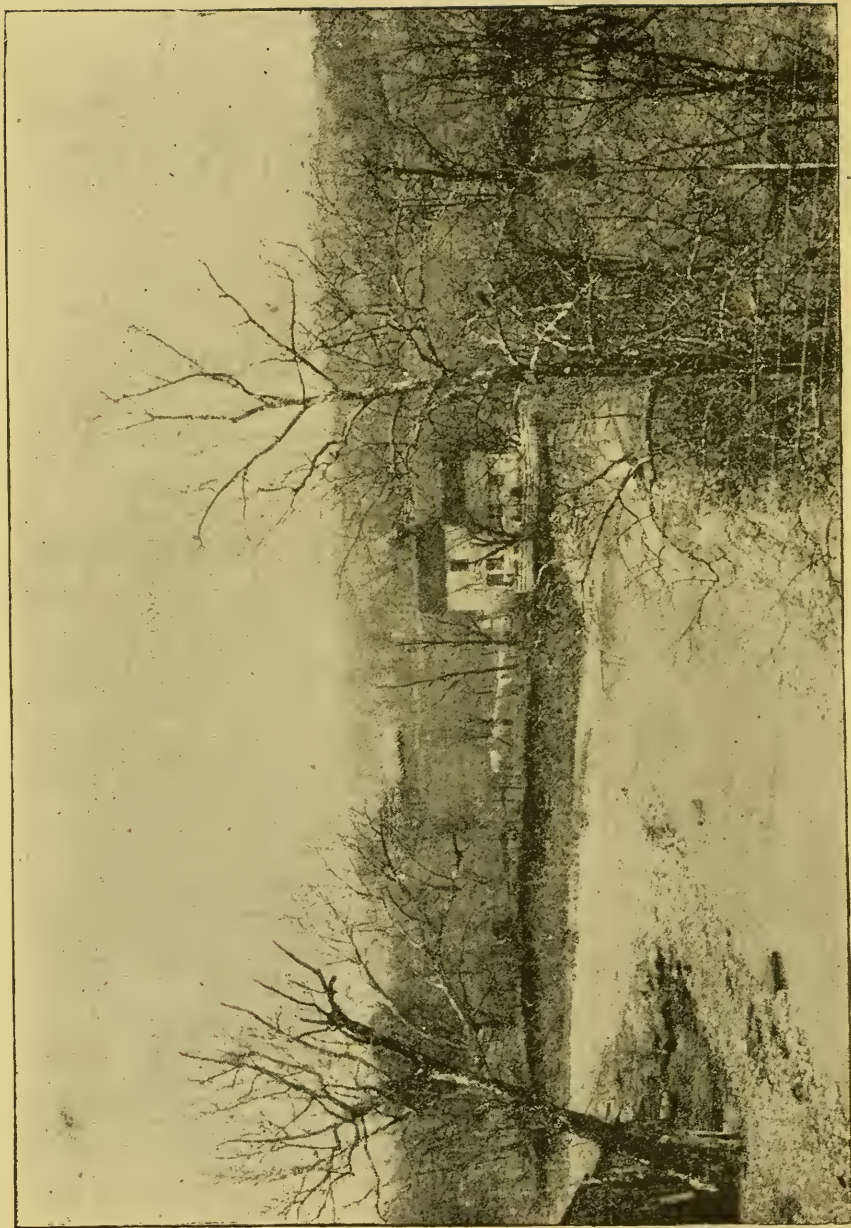
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Deer Park and Oakland

ON THE

—CREST OF THE ALLEGHANIES,—

3,000 FEET ABOVE TIDE-WATER.

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THESE famous mountain resorts, situated at the summit of the Alleghanies and directly upon the main line of the Baltimore and Ohio Railroad, have the advantage of its splendid vestibuled express train service both east and west, and are therefore readily accessible from all parts of the country. All Baltimore and Ohio trains stop at Deer Park and Oakland during the season.

Electric lights have been introduced throughout the houses and grounds; Turkish and Russian baths and large swimming pools provided for ladies and gentlemen; suitable grounds for lawn tennis; bowling alleys and billiard rooms are here; fine riding and driving horses, carriages, mountain wagons, tally-ho coaches, etc., are kept for hire; in short, all the necessary adjuncts for the comfort, health or pleasure of patrons.

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Rates, \$60, \$75 and \$90 a month,

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Oakley is the most accessible of any of Cincin-
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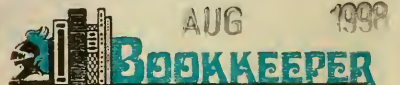
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